

Send Tax Notice To:

Billy C. Franklin
P. O. Box 1086
Birmingham, AL 35201

This instrument was prepared by:

James W. Fuhrmeister
ALLISON, MAY, ALVIS, FUHRMEISTER,
KIMBROUGH & SHARP, L.L.C.
P. O. Box 380275
Birmingham, AL 35238

Inst # 2001-47159

STATUTORY WARRANTY DEED

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF **Two Hundred Twenty Thousand and 00/100 (\$220,000.00) Dollars** and other good and valuable consideration to the undersigned Grantor in hand paid by the Grantee herein, the receipt of which is hereby acknowledged, **Regions Bank** (herein referred to as Grantor,) does grant, bargain, sell and convey unto **Billy C. Franklin, a married man** (herein referred to as Grantee), the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lots 13 and 14, Block 1, according to the Plat of Kirkwall, a Subdivision of Inverness, as recorded in Map Book 6, Page 152, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama,

Subject to:

1. Existing easements, restrictions, set-back lines, rights of ways, limitations, if any, and mineral and mining rights of record.
2. Statutory rights of redemption of Jack S. White and Frances L. White by virtue of that certain Foreclosure Deed dated October 23, 2000 and recorded in the Probate Office of Shelby County, Alabama on October 23, 2000 as Instrument # 2000-36785;
3. Restrictions and covenants appearing of record in Misc. Volume 20, Page 159 and Misc. Volume 20, Page 629 in the Probate Office of Shelby County, Alabama;
4. Easement(s), building line, and restrictions as shown on recorded map;
5. Right-of-way granted to Alabama Power Company recorded in Deed Volume 307, Page 423 in the Probate Office of Shelby County, Alabama;
6. Taxes for 2002 and subsequent years; and
7. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto.

NOTE: \$260,000.00 of the above-recited consideration was paid from the proceeds of a mortgage recorded simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee and his heirs and assigns, forever.

Grantor makes no warranty or covenant respecting the nature of the quality of the title to the property hereby conveyed other than that the Grantor has neither permitted nor suffered any lien, encumbrance or adverse claim to the property described herein since the date of acquisition thereof by the Grantor.

IN WITNESS WHEREOF, the said Grantor has hereto set his signature this the 31st day of October, 2001.

Regions Bank

By: Ronald B. Roberts
Ronald B. Roberts, Sr. Vice President

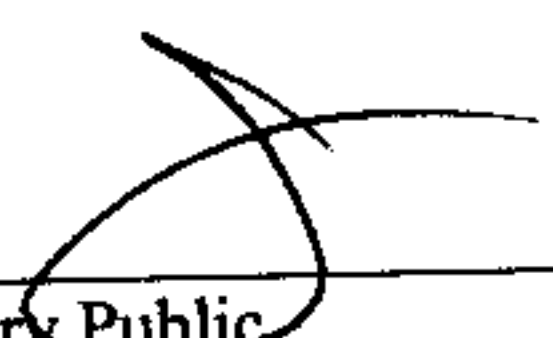
STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Ronald B. Roberts, whose name as Sr. Vice President of Regions Bank, a corporation, is signed to the foregoing conveyance, and who is

11/02/2001-47159
06:33 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 15.00

known to me, acknowledged before me on this day that, being informed of the contents of the conveyance and with full authority, he executed the same voluntarily on the day the same bears date as the act of said corporation.

Given under my hand and official seal, this the 31st day of October, 2001.



Notary Public

My Commission Expires: 5/21/02

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SHELBY COUNTY JUDGE OF PROBATE
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